Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Central District of California	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Identify Yourself About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Robin Write the name that is on your First name First name government-issued picture Elaine identification (for example, Middle name Middle name your driver's license or Mowbray passport). Last name Last name Bring your picture identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) N/A 2. All other names you First name First name have used in the last 8 years Middle name Middle name Include your married or maiden names and any Last name Last name assumed, trade names and doing business as names. First name First name Do NOT list the name of any separate legal entity such as Middle name Middle name a corporation, partnership, or LLC that is not filing this Last name petition. Last name Business name (if applicable) Business name (if applicable) Business name (if applicable) Business name (if applicable) 3. Only the last 4 digits of xxx - xx - 0 1 0 9your Social Security number or federal OR **Individual Taxpayer** 9 xx - xx -\_ 9 xx - xx -\_\_ Identification number (ITIN)

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		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4.	Your Employer			
	Identification Number (EIN), if any.	EIN		EIN
		EIN		EIN — — — — — — — —
5.	Where you live			If Debtor 2 lives at a different address:
		960 Sunset Hills Lane		
		Number Street		Number Street
		Redlands CA	92373	
		City State	ZIP Code	City State ZIP Code
		San Bernardino County		County
		If your mailing address is different from above, fill it in here. Note that the court wany notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street		Number Street
		P.O. Box		P.O. Box
		City State	ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:		Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this I have lived in this district longer than in other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		✓ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
		An affiliate has a pending bank	ruptcy	
		in this district: In re Original Mo	wbray's	
		Tree Service Inc.,		
		Case No. 8:24-bk-12674		

Pa	Tell the Court Abou	t Your Ba	ankrupt	cy Case				
7.	The chapter of the Bankruptcy Code you			a brief description of each, see orm 2010)). Also, go to the top			U.S.C. § 342(b) for Individuals Filing e appropriate box.	
	are choosing to file under	☐ Chapter 7 ☐ Chapter 11						
	under							
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subn with	court for self, you nitting you a pre-produced to pa	or more details about how you may pay with cash, cashie our payment on your behalf inted address.  The fee in installments.	ou mer's cl f, you	ay pay. Typically heck, or money ir attorney may p u choose this op	order. If your attorney is pay with a credit card or check tion, sign and attach the	
		☐ I req By la less pay t	uest tha w, a jud than 150 he fee i	lge may, but is not required 0% of the official poverty lin	may I to, v ne tha	request this opti vaive your fee, a at applies to you is option, you m	on only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the	
9.	Have you filed for	<b>☑</b> No						
	bankruptcy within the last 8 years?		District	V	Vhen		Case number	
							Case number	
			District	V	Vhen	MM / DD / YYYY	Case number	
40	Are any bankruptcy							
10.	cases pending or being	☑ No	Dobtor				Relationship to you	
	filed by a spouse who is not filing this case with	<b>—</b> 103.					Case number, if known	
	you, or by a business partner, or by an affiliate?					MM / DD / YYYY		
	umuto.		Debtor				Relationship to you	
			District	V	Vhen	MM / DD / YYYY	Case number, if known	
11.	Do you rent your residence?	☐ No. ☐ Yes.	✓ No.  ☐ Yes	r landlord obtained an evictior Go to line 12.			Against You (Form 101A) and file it as	

Part 3: Report About Any E	Businesses You Own as a Sole Proprietor				
2. Are you a sole proprietor	☑ No. Go to Part 4.				
of any full- or part-time business?	☐ Yes. Name and location of business				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	Name of business, if any  Number Street				
If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City	State ZIP Code			
	Check the appropriate box to describe your busine.	ss:			
	☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))				
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
	☐ Stockbroker (as defined in 11 U.S.C. § 101(53/	A))			
	☐ Commodity Broker (as defined in 11 U.S.C. § 1	01(6))			
	☑ None of the above				
3. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?	If you are filing under Chapter 11, the court must know whe can set appropriate deadlines. If you indicate that you are a most recent balance sheet, statement of operations, cash-fi fany of these documents do not exist, follow the procedure	small business debtor, you must attach your low statement, and federal income tax return or			
For a definition of small	☐ No. I am not filing under Chapter 11.	☐ No. I am not filing under Chapter 11.			
business debtor, see 11 U.S.C. § 101(51D).	No. I am filing under Chapter 11, but I am NOT a small the Bankruptcy Code.	business debtor according to the definition in			
	Yes. I am filing under Chapter 11, I am a small business Bankruptcy Code, and I do not choose to proceed to				
	Yes. I am filing under Chapter 11, I am a small business				

Do you own or have any	🗸 No					
property that poses or is alleged to pose a threat of imminent and dentifiable hazard to public health or safety? Or do you own any property that needs	☐ Yes.	What is the hazard?  If immediate attention is		hy is it needed?		
mmediate attention?		ii iiiiiilediate attention is	s rieeded, w	ily is it lieeded! _	 	
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						
		Where is the property?	Number	Street	 	

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Debtor 1 Robin Elaine Mowbray Case number (if known)

#### Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor '	l:
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	receive	a briefing	about
credit counseling I	ecause (	of:	

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

_	I received a briefing from an approved credit
	counseling agency within the 180 days before
	filed this bankruptcy petition, and I received a
	certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days

I am not required to receive a briefing about
credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1	Robin First Name	Elaine Middle Name	Mowbray Lest Name	Case number (if kno	Mn)			
Part 6:	Answer The	se Questi	ons for Reporting Purpos	es				
16. What kind of debts do		do 1	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
you r	nave?		☑ No. Go to line 16b. ☐ Yes. Go to line 17.					
		1		rily business debts? Business debts vestment or through the operation of the				
			No. Go to line 16c. Yes. Go to line 17.					
		1	6c. State the type of debts you	owe that are not consumer debts or bus	iness debts.			
	ou filing unde	er	☑ No. I am not filing under Ch	hapter 7. Go to line 18.				
Do ye any e exclu admi are p avail	ou estimate the exempt proper uded and inistrative expected that funds able for distriles ecured cred	rty is enses s will be bution	☐ Yes. I am filing under Chapt administrative expense ☐ No ☐ Yes	er 7. Do you estimate that after any exemes are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
18. How	many credito	rs do (	<b>2</b> 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
estin	much do you nate your asse orth?	ets to [	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 ☑ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
estin to be		lities (	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Par 7:	Sign Below			nd I declare under penalty of perjury that	the information provided is true and			
i oi you		I		napter 7, I am aware that I may proceed, I understand the relief available under ea				
				nd I did not pay or agree to pay someone and read the notice required by 11 U.S.C				
		I	understand making a false sta	ult in fines up to \$250,000, or imprisonme	money or property by fraud in connection			
			*_ flinger	w x				
			Signature of Debtor 1  Executed on 52/19/	Signatur  LOZS Execute	d on			

Case number (if known)\_

Robin Elaine

Debtor 1

Mowbray

For your attorney, if you are represented by one  f you are not represented by an attorney, you do not	I, the attorney for the debtor(s) named in this petition, to proceed under Chapter 7, 11, 12, or 13 of title 11, available under each chapter for which the person is the notice required by 11 U.S.C. § 342(b) and, in a caknowledge after an inquiry that the information in the	United States Code, an eligible. I also certify that in which § 707(b)(4)	d have explained the relief at I have delivered to the debtor(s) (D) applies, certify that I have no	
need to file this page.	* Lauren Hans	Date	02/19/2025	
	Signature of Attorney for Debtor		MM / DD /YYYY	
	Lauren N. Gans Printed name  Elkins Kalt Weintraub Reuben Gartside Firm name  10345 W. Olympic Boulevard Number Street	LLP		
	Los Angeles	CA	90064	
	City  Contact phone (310) 746-4484	State Email address	ZIP Code  LGans@elkinskalt.com	
	#247542	CA	_	

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Debtor 1 Robin Elaine Mowbray
First Name Middle Name Last Name

Case number (if known)\_\_\_\_\_\_

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy i consequences?	is a serious action with long-term financial and legal
□ No	
☐ Yes	
Are you aware that bankruptcy fraud is a inaccurate or incomplete, you could be fi	a serious crime and that if your bankruptcy forms are ined or imprisoned?
☐ No☐ Yes	
	ho is not an attorney to help you fill out your bankruptcy forms
□ No	
Yes. Name of Person_	rer's Notice, Declaration, and Signature (Official Form 119).
, maen Zamaaptoy / emilen / repair	or or rection, Decide and reference (Cinetain Control of the Contr
have read and understood this notice, ar	derstand the risks involved in filing without an attorney. I am aware that filing a bankruptcy case without an sor property if I do not properly handle the case.  Signature of Debtor 2
Date	Date
MM / DD / YYYY	MM / DD / YYYY
Contact phone	Contact phone
Oall about	
Cell phone	Cell phone

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address	FOR COURT USE ONLY
ELKINS KALT WEINTRAUB REUBEN GARTSIDE LLP	
ROYE ZUR, State Bar No. 273875	
rzur@elkinskalt.com	
LAUREN N. GANS, State Bar No. 247542	
Igans@elkinskalt.com	
10345 W. Olympic Blvd.	
Los Angeles, California 90064 Telephone: 310.746.4400	
Facsimile: 310.746.4499	
☐ Debtor(s) appearing without attorney ☐ Attorney for Debtor	
UNITED STATES BANKRUPTCY COURT	
CENTRAL DISTRICT OF CA	LIFORNIA - SANTA ANA DIVISION
In re:	CASE NO.:
	CHAPTER: 11
Robin Mowbray	
	V-51516 1-516 V 65 1146-555
	VERIFICATION OF MASTER MAILING LIST OF CREDITORS
	VO 1990 V. 1999 V. 1919 V.
	[LBR 1007-1(a)]
Debtor(s).	
Pursuant to LBR 1007-1(a), the Debtor, or the Debtor's attorney if applicable, certifies under	
penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of	
6 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all	
responsibility for errors and omissions.	
	A
Date: 52 19 2023	Signature of Debtor 1
	Signature of Debtor 1 0

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California

Signature of Debtor 2 (joint debtor) (if applicable)

Signature of Attorney for Debtor (if applicable)

Date:

Date:

2/19/2025

Ronnie D. Jordan c/o Cantazarite Law Corp. 2331 West Lincoln Avenue Anaheim, CA 92801

PNC Bank Commercial Lending Operations PO Box 747046 Pittsburgh, PA 15274-7046

PNC Bank PNC Bank Commercial Asset Team 201 E Pine St Suite 100 Orlando, FL 32801

PNC Bank 901 Via Piemonte Ontario, CA 91764

Bank of the Sierra Elliott Miller PO Box 1930 Portervilla, CA 93258

Bank of the Sierra 26328 Citrus St Valencia, CA 91355

American Express PO Box 96001 Los Angeles , CA 90096 Concura Credit PO Box 96541 Charlotte, NE 28296

Target PO Box 660170 Dallas, TX 75266

Capital One PO Box 60519 City of Industry, CA 91716

Synchrony Bank PO Box 71724 Philadelphia, PA 19176

Visa Platinum 1425 Lugonia Ave Redlands, CA 92374

Saks First PO Box 182436 Columbus, OH 43218

Macy's American Express PO Box 9001108 Louisville, KY 40290

Lake Bryant PO Box 650972 Dallas, TX 75265 Best Buy PO Box 790441 St. Louis, MO 63179

PNC Visa PO Box 828702 Philadelphia, PA 19182-8702

American Express Business PO Box 96001 Los Angeles, CA 90096

City of Redlands PO Box 6903 Redlands, CA 92375

Southen California Edison PO Box 828702 Rosemead, CA 91771

Planet Fitness 2446 S Vineyard Ave Ontario, CA 591761

Planet Fitness 1670 E 4th Street Ontario, CA 91764

SoCalGas PO BOX C Monterey Park, CA 91756 Banner Bank HELOC 368 East Vanderbilt Way San Bernardino, CA 90240

Gloria Mowbray Separate Prop Trust 960 Sunset Hill Ln Redlands, CA 92373

Mowbray Waterman Property LLC 686 E. Mill Street 2nd Floor San Bernardino, CA 92408

New York Life P.O. Box 6916 Cleveland, OH 44202

Elkins Kalt LLP Roye Zur 10345 W Olympic Blvd Los Angeles, CA 90064

Soren McAdam LLP Joe Horzen 2068 Orange Tree Ln 100 Redlands, CA 92374

Fullerton Leemann Schaefeer Dominick Creig Wilson PO Box 1271 San Bernardino, CA 92402 CKB Vienna LLP Michael Kim 9531 Pittsburgh Ave Rancho Cucamonga, CA 91730

Antionio Mariano Antonio Mariano 606 W Ramona Dr RIALTO, CA 92376

Moreno Beach Pool PO Box 303 Moreno Valley, CA 92556

Acrisure SouthWest Region 27174 Newport Rd Suite 3 Menifee, CA 92584

The Original Mowbrays Tree Service Brian Weiss Force Ten Partners LLC 271 California Ave Suite 270 Irvine, CA 92617

The Original Mowbrays Tree Service 686 E Mill St 2nd Floor San Bernardino, CA 92408

San Bernardino Tax Collector 68 W Hospitality Ln 1st Floor San Bernardino, CA 92415

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 JPMorgan Chase Bank NA PO Box 6026 IL1 1145 Chicago, IL 60680-6026